

Main Points

1. Pre & Post Natal Expenses are **covered up to Rs. 10,000/-** of Maternity limit, Subject to availability of Maternity limit.
2. BCG, Polio **Vaccinations** and Hepatitis B Vaccine are to be paid from the Maternity Benefit, subject to the availability of maternity limit.
3. **Circumcision** covered for baby Boys up to 5000, subject to the availability of maternity limit.
4. Charges by a licensed **midwife** up to Rs. 6,000/- if delivery takes place at home
5. **Pre-Hospitalization** Diagnostic Tests, Consultation & Medicines (Within 30 days prior to Hospitalization)
6. **Post Hospitalization** Diagnostic Tests, Consultation & Medicines (Within 30 days after Hospitalization)
7. Treatment of **Congenital Ailments** are covered up to Hospitalization benefit limit
8. **Anti-Viral Therapy** (Injectable & Oral) for Hepatitis "B" & "C" is Covered up to Hospitalization benefit